



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/872,447 Confirmation No.: 2082  
Applicant : James W. Taylor  
Filed : June 1, 2001  
Title : System and Method for Offering a Financial Product  
TC/Art Unit : 2161  
Examiner: : Unknown

Docket No. : 72167.000278  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REVOCATION OF POWER OF ATTORNEY AND**  
**APPOINTMENT OF NEW POWER OF ATTORNEY,**  
**CHANGE OF CORRESPONDENCE ADDRESS, AND**  
**ASSIGNMENT OF NEW LAW FIRM DOCKET NUMBER**

Sir:

I. Appointment of New Power of Attorney. As set forth in the attached "Revocation of Previous Powers of Attorney and Appointment of New Powers of Attorney and Change of Correspondence Address" executed by the Assignee (see Exhibit A), the Assignee has revoked all prior powers of attorney and appointed the registered patent attorneys and agents associated with the following customer number to undertake all matters associated with the above-captioned application:

**CUSTOMER NUMBER 21967**  
**(HUNTON & WILLIAMS)**

The assignee, The Chase Manhattan Bank, a corporation organized under the laws of the State of New York, and having a place of business at 270 Park Avenue, New York, New York 10017, is assignee of total interest in the above-captioned patent application pursuant to an Assignment recorded September 21, 2001 at Reel 012200, Frame 0423.

II. New Correspondence Address. All further correspondence and telephone communications should be addressed to:

**CUSTOMER NUMBER 21967**

which corresponds to the following:

Intellectual Property Department  
Hunton & Williams LLP  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006-1109  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)

III. New Docket Number. Because Assignee has transferred responsibility for the above-captioned application to Hunton & Williams (Customer No. 21967), the application is being assigned a new attorney docket number, which is:

72167.000278

Please make the new docket number of record for this application and issue all further communications pursuant to this new docket number.

Dated: JAN. 10, 2005

By: Tyler Maddy  
Tyler Maddy  
Registration No. 40,074



## EXHIBIT A

### **REVOCATION OF PREVIOUS POWERS OF ATTORNEY AND APPOINTMENT OF NEW POWERS OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS**

Pursuant to 37 C.F.R. § 3.73(b), the undersigned, who is empowered to act on behalf of the Assignees of the applications and patents listed in Schedule A, hereby certifies that, to the best of Assignee's knowledge and belief, title to the said applications and patents is with said Assignees listed in Schedule A.

Accordingly, Assignees hereby revoke any and all previous Powers of Attorney in the applications and patents listed in the attached Schedule A, and hereby appoint, both jointly and severally, as attorneys and agents with full power of substitution and revocation, to prosecute the applications and patents in Schedule A, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said patent application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thereon, and to take any and all other legal action with regard to the applications and patents listed in Schedule A, the registered patent attorneys and agents associated with:

**CUSTOMER NUMBER 21967**

All correspondence and telephone communications should be addressed to:

**CUSTOMER NUMBER 21967**

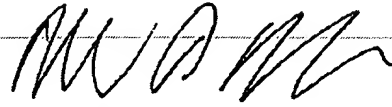
which corresponds to the following:

Intellectual Property Department  
Hunton & Williams LLP  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006-1109  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)

The newly appointed registered patent attorneys and agents of Hunton & Williams are hereby authorized to make all necessary filings with the U.S. Patent & Trademark Office to make this appointment of Powers of Attorney of record for each of the individual applications and patents listed in Schedule A.

Dated: 12-22-04

By:



Mark P. Kessler  
Managing Director and Associate  
General Counsel  
JPMorgan Chase & Co.,  
*authorized signatory for Assignees*  
The Chase Manhattan Bank, NA,  
The Chase Manhattan Bank, and  
JPMorgan Chase Bank

**Schedule A**

<b>Application No.</b>	<b>Docket Number (Existing/New)</b>	<b>Filing Date</b>	<b>Patent No.</b>	<b>Patent Issue Date</b>	<b>Assignee</b>
08/342,265	J2167.0002 [new-- 72167.000002	November 18, 1994	6,181,837	January 30, 2001	The Chase Manhattan Bank, N.A.
08/435,538	J2167.0011 [new-- 72167.000011	May 5, 1995	5,940,844	August 17, 1999	The Chase Manhattan Bank, N.A.
08/435,748	J2167.0009 [new-- 72167.000009	May 5, 1995	5,917,965	June 29, 1999	The Chase Manhattan Bank, N.A.
08/435,830	J2167.0010 [new-- 72167.000010	May 5, 1995	5,963,659	October 5, 1999	The Chase Manhattan Bank, N.A.
08/436,027	J2167.0012 [new-- 72167.000012	May 5, 1995	5,678,046	October 14, 1997	The Chase Manhattan Bank, N.A.
08/681,712	J2167.0023 [new-- 72167.000023	July 29, 1996	5,819,234	October 6, 1998	The Chase Manhattan Bank
08/853,074	J2167.0038 [new-- 72167.000038	May 8, 1997	6,181,059	January 30, 2001	The Chase Manhattan Bank
08/893,389	J2167.0035 [new-- 72167.000035	July 11, 1997	6,249,775	June 19, 2001	The Chase Manhattan Bank
08/900,075	J2167.0025 [new-- 72167.000025	July 24, 1997	6,266,683	July 24, 2001	The Chase Manhattan Bank
08/917,041	J2167.0037 [new-- 72167.000037	August 19, 1997	6,006,249	December 21, 1999	The Chase Manhattan Bank
08/918,310	J2167.0036 [new-- 72167.000036	August 26, 1997			The Chase Manhattan Bank
08/966,902	J2167.0032 [new-- 72167.000032	November 10, 1997	6,070,244	May 30, 2000	The Chase Manhattan Bank
08/988,041	J2167.0046 [new-- 72167.000046	December 10, 1997	6,418,457	July 9, 2002	The Chase Manhattan Bank
08/988,169	J2167.0040 [new-- 72167.000040	December 10, 1997	6,038,552	March 14, 2000	The Chase Manhattan Bank
09/052,777	J2167.0047 [new-- 72167.000047	March 31, 1998	6,535,855	March 18, 2003	The Chase Manhattan Bank
09/174,031	J2167.0062 [new-- 72167.000062	October 16, 1998	6,301,567	October 9, 2001	The Chase Manhattan Bank
09/204,390	J2167.0061 [new-- 72167.000061	December 2, 1998			The Chase Manhattan Bank
09/248,495	J2167.0079 [new-- 72167.000079	February 10, 1999	6,493,685	December 10, 2002	The Chase Manhattan Bank
09/274,850	J2167.0087 [new-- 72167.000087	March 23, 1999	6,609,125	August 19, 2003	The Chase Manhattan Bank
09/314,482	J2167.0094 [new--	May 18, 1999	6,718,388	April 6, 2004	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
	72167.000094				
09/340,245	J2167.0104 [new-- 72167.000104	July 1, 1999	6,574,377	June 03, 2003	The Chase Manhattan Bank, N.A.
09/366,135	J2167.0105 [new-- 72167.000105	August 2, 1999			The Chase Manhattan Bank
09/387,669	J2167.0098 [new-- 72167.000098	August 31, 1999	6,502,080	December 31, 2002	The Chase Manhattan Bank
09/409,300	J2167.0101 [new-- 72167.000101	September 29, 1999			The Chase Manhattan Bank
09/413,971	J2167.0090 [new-- 72167.000090	October 7, 1999			The Chase Manhattan Bank
09/438,590	J2167.0125 [new-- 72167.000125	November 12, 1999			The Chase Manhattan Bank
09/439,020	J2167.0124 [new-- 72167.000124	November 12, 1999			The Chase Manhattan Bank
09/439,909	J2167.0118 [new-- 72167.000118	November 12, 1999	6,557,039		The Chase Manhattan Bank
09/470,180	J2167.0112 [new-- 72167.000112	December 22, 1999			The Chase Manhattan Bank
09/495,393	J2167.0158 [new-- 72167.000158	January 31, 2000			The Chase Manhattan Bank
09/497,307	J2167.0159 [new-- 72167.000159	February 3, 2000	6,609,113	August 19, 2003	The Chase Manhattan Bank
09/497,334	J2167.0172 [new-- 72167.000172	February 3, 2000	6,704,714	March 9, 2004	The Chase Manhattan Bank
09/518,948	J2167.0141 [new-- 72167.000141	March 6, 2000			The Chase Manhattan Bank
09/563,299	J2167.0117 [new-- 72167.000117	May 2, 2000			The Chase Manhattan Bank
09/564,783	J2167.0176 [new-- 72167.000176	May 4, 2000			The Chase Manhattan Bank
09/566,059	J2167.0106 [new-- 72167.000106	May 5, 2000			The Chase Manhattan Bank
09/569,179	J2167.0189 [new-- 72167.000189	May 11, 2000			The Chase Manhattan Bank
09/573,297	J2167.0133 [new-- 72167.000133	May 18, 2000			The Chase Manhattan Bank
09/608,851	J2167.0177 [new-- 72167.000177	June 30, 2000			The Chase Manhattan Bank
09/631,810	J2167.0221 [new-- 72167.000221	August 3, 2000			The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/660,814	J2167.0252 [new-- 72167.000252	September 13, 2000			The Chase Manhattan Bank
09/677,581	J2167.0165 [new-- 72167.000165	September 29, 2000			The Chase Manhattan Bank
09/695,093	J2167.0251 [new-- 72167.000251	October 24, 2000			The Chase Manhattan Bank
09/699,598	J2167.0136 [new-- 72167.000136	October 30, 2000			The Chase Manhattan Bank
09/705,486	J2167.0166 [new-- 72167.000166	November 3, 2000			The Chase Manhattan Bank
09/728,340	J2167.0253 [new-- 72167.000253	December 01, 2000			The Chase Manhattan Bank
09/758,820	J2167.0232 [new-- 72167.000232	January 11, 2001			The Chase Manhattan Bank
09/760,576	J2167.0250 [new-- 72167.000250	January 16, 2001			The Chase Manhattan Bank
09/760,577	J2167.0248 [new-- 72167.000248	January 16, 2001			The Chase Manhattan Bank
09/765,137	J2167.0260 [new-- 72167.000260	January 18, 2001			The Chase Manhattan Bank
09/772,601	J2167.0247 [new-- 72167.000247	January 30, 2001			The Chase Manhattan Bank
09/809,494	J2167.0230 [new-- 72167.000230	March 15, 2001			The Chase Manhattan Bank
09/814,243	J2167.0236 [new-- 72167.000236	March 21, 2001			The Chase Manhattan Bank
09/851,790	J2167.0297 [new-- 72167.000297	May 9, 2001	6,772,146	August 3, 2004	The Chase Manhattan Bank
09/854,337	J2167.0241 [new-- 72167.000241	May 11, 2001			JPMorgan Chase Bank
09/862,055 (Divisional of 08/893,389)	J2167.0279 [new-- 72167.000279	May 21, 2001			The Chase Manhattan Bank
09/868,176	J2167.0310 [new-- 72167.000310	September 4, 2001			The Chase Manhattan Bank
09/876,762	J2167.0254 [new-- 72167.000254	June 7, 2001			The Chase Manhattan Bank
09/872,447	J2167.0278 [new-- 72167.000278	June 01, 2001			The Chase Manhattan Bank
09/886,916	J2167.0305 [new-- 72167.000305	June 21, 2001			The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/948,205	J2167.0262 [new-- 72167.000262	September 6, 2001			The Chase Manhattan Bank
10/006,484	J2167.0295 [new-- 72167.000295	December 5, 2001			JPMorgan Chase Bank
10/012,934	J2167.0275 [new-- 72167.000275	December 10, 2001			JPMorgan Chase Bank
10/087,385	J2167.0280 [new-- 72167.000280	March 1, 2002			JPMorgan Chase Bank
10/123,946	3167.0003 [new-- 72167.000490	April 16, 2002			JPMorgan Chase Bank
10/151,814	J2167.0304 [new-- 72167.000304	May 22, 2002			JPMorgan Chase Bank
10/157,439	J2167.0390 [new-- 72167.000390	May 30, 2002			JPMorgan Chase Bank
10/183,747	J2167.0393 [new-- 72167.000393	June 25, 2002			JPMorgan Chase Bank
10/219,340	J2167.0379 [new-- 72167.000379	August 15, 2002			JPMorgan Chase Bank
10/256,598	3167.0001 [new-- 72167.000488	September 27, 2002			JPMorgan Chase Bank
10/266,838	J2167.0407 [new-- 72167.000407	October 7, 2002			JPMorgan Chase Bank
10/293,491	3167.0002 [new-- 72167.000489	November 14, 2002			JPMorgan Chase Bank
10/336,495	J2167.0436 [new-- 72167.000436	January 2, 2003			The Chase Manhattan Bank
10/386,218	J2167.0443 [new-- 72167.000443	March 10, 2003			JPMorgan Chase Bank
10/413,994	J2167.0451 [new-- 72167.000451	April 16, 2003			The Chase Manhattan Bank
10/442,999	J2167.0440 [new-- 72167.000440	May 22, 2003			JPMorgan Chase Bank
10/462,773	J2167.0453 [new-- 72167.000453	June 17, 2003			JPMorgan Chase Bank
10/619,496	J2167.0410 [new-- 72167.000410	July 16, 2003			JPMorgan Chase Bank
10/635,563	J2167.0403 [new-- 72167.000403	August 7, 2003			JPMorgan Chase Bank
10/664,283	J2167.0460 [new-- 72167.000460	September 17, 2003			JPMorgan Chase Bank
10/671,022	J2167.0461 [new--	September 25, 2003			JPMorgan Chase Bank



Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
	72167.000461				